



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name BMO FINANCIAL CORP.

City/State WILMINGTON, DE

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 194,191,120

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 2

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BMO FINANCIAL CORP.
1209 ORANGE STREET
WILMINGTON, DE 19801

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	830,640	960,890	3,561,251	4,064,362	3,351,390	-13.56	28.55
Income from lease financing receivables.....	169	-322	-1,745	-1,382	45,927		-98.89
Fully taxable income on loans and leases.....	823,086	948,535	3,519,830	4,003,036	3,330,767	-13.23	25.90
Tax-exempt income on loans and leases.....	7,723	12,033	39,676	59,944	66,550	-35.82	0.80
Estimated tax benefit on income on loans and leases.....	2,969	4,241	14,057	20,983	22,453	-29.99	-46.75
Income on loans and leases (tax equivalent).....	833,778	964,809	3,573,563	4,083,963	3,419,770	-13.58	25.01
Investment interest income (tax equivalent).....	122,634	121,894	487,301	468,096	405,069	0.61	102.99
Interest on balances due from depository institutions.....	4,363	42,459	56,955	245,326	178,015	-89.72	-64.11
Interest income on other earning assets.....	130,447	222,263	766,641	993,491	744,676	-41.31	97.28
Total interest income (tax equivalent)	1,091,222	1,351,425	4,884,460	5,790,876	4,747,530	-19.25	35.44
Interest on time deposits of \$250K or more	22,377	39,935	136,994	162,255	74,862	-43.97	
Interest on time deposits < \$250K.....	23,324	82,508	232,025	342,774	207,178	-71.73	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	26,523	116,720	221,511	565,769	264,460	-77.28	114.74
Interest on other borrowings and trading liabilities.....	82,205	212,899	486,531	1,108,091	929,955	-61.39	30.42
Interest on subordinated debt and mandatory convertible securities	5,961	16,674	44,715	81,703	76,196	-64.25	-49.64
Total interest expense.....	160,390	468,736	1,121,776	2,260,592	1,552,651	-65.78	24.64
Net interest income (tax equivalent)	930,832	882,689	3,762,684	3,530,284	3,194,879	5.45	37.49
Non-interest income.....	622,427	381,255	1,932,371	1,884,654	1,712,616	63.26	48.84
Adjusted operating income (tax equivalent)	1,553,259	1,263,944	5,695,055	5,414,938	4,907,495	22.89	41.82
Overhead expense.....	867,396	896,976	3,613,519	3,729,610	3,581,916	-3.30	1.91
Provision for credit losses.....	-62,097	206,966	612,149	232,102	138,539		
Securities gains (losses)	1,118	3,985	13,936	37,838	6,490	-71.94	1115.22
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	755,573	162,166	1,504,519	1,519,468	1,225,816	365.93	327.98
Applicable income taxes	184,958	36,951	327,421	386,375	215,531	400.55	327.58
Tax equivalent adjustments	7,613	7,445	30,765	34,545	35,520	2.26	-40.47
Applicable income taxes (tax equivalent)	192,571	44,396	358,186	420,920	251,051	333.76	243.59
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	563,002	117,770	1,146,333	1,098,548	974,765	378.05	366.29
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	563,002	117,770	1,146,333	1,098,548	974,765	378.05	366.29
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	563,002	117,770	1,146,333	1,098,548	974,765	378.05	367.22
Investment securities income (tax equivalent).....	122,634	121,894	487,301	468,096	405,069	0.61	102.99
US Treasury and agency securities (excluding mortgage-backed securities)	17,591	23,169	88,303	61,665	62,249	-24.08	104.76
Mortgage-backed securities	83,559	82,292	320,131	342,198	286,647	1.54	165.69
All other securities	21,484	16,433	78,867	64,233	56,173	30.73	5.45
Cash dividends declared.....	16,321	9,203	42,839	36,813	36,812	77.34	147.85
Common	0	0	0	0	0		
Preferred.....	16,321	9,203	42,839	36,813	36,812	77.34	147.85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	69,303,099	70,589,677	65,392,095	83,855,121	55,266,315
Interest rate contracts	51,012,039	58,931,885	53,314,286	60,385,023	46,663,385
Foreign exchange contracts.....	2,926,718	3,129,923	2,937,842	2,905,857	2,914,906
Equity, commodity, and other contracts	15,364,342	8,527,869	9,139,967	20,564,241	5,688,024
Derivatives Position					
Futures and forwards	24,876,451	27,637,577	26,166,886	28,370,264	20,915,912
Written options	7,016,328	4,403,856	4,387,078	6,680,243	2,483,919
Exchange-traded.....	6,079,580	3,599,595	3,606,108	5,288,846	1,968,049
Over-the-counter.....	936,748	804,261	780,970	1,391,397	515,870
Purchased options	9,218,715	4,617,667	5,595,785	14,509,800	3,547,297
Exchange-traded.....	8,686,067	2,983,772	5,029,713	5,143,425	1,941,520
Over-the-counter.....	532,648	1,633,895	566,072	9,366,375	1,605,777
Swaps	28,191,605	33,930,577	29,242,346	34,294,814	28,319,187
Held for trading.....	48,972,057	43,347,760	43,921,546	56,496,697	38,325,981
Interest rate contracts	30,680,997	31,689,968	31,843,737	33,026,599	29,723,051
Foreign exchange contracts.....	2,926,718	3,129,923	2,937,842	2,905,857	2,914,906
Equity, commodity, and other contracts	15,364,342	8,527,869	9,139,967	20,564,241	5,688,024
Non-traded.....	20,331,042	27,241,917	21,470,549	27,358,424	16,940,334
Interest rate contracts	20,331,042	27,241,917	21,470,549	27,358,424	16,940,334
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	96,123,938	95,961,810	96,677,854	106,319,253	81,803,884
One year or less	63,585,793	59,322,072	65,096,749	72,154,316	64,186,020
Over 1 year to 5 years	30,042,046	31,967,493	29,601,350	29,922,159	15,435,148
Over 5 years	2,496,099	4,672,245	1,979,755	4,242,778	2,182,716
Gross negative fair value (absolute value)	274,838	672,227	272,619	852,606	297,536
Gross positive fair value.....	670,184	1,190,072	811,585	667,405	261,652
Held for trading.....	369,532	584,253	338,721	572,683	249,850
Non-traded.....	300,652	605,819	472,864	94,722	11,802
Current credit exposure on risk-based capital derivative contracts	360,295	721,944	560,381	66,308	33,196
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30-89 days past due		0.36	0.31	69	0.46	0.48	56	0.49	0.39	68	0.49	0.38	70	0.55	0.42	73
	90+ days past due		0.11	0.13	76	0.05	0.12	66	0.13	0.16	73	0.08	0.16	60	0.10	0.22	60
	Nonaccrual.....		2.25	0.76	91	1.94	0.54	95	2.36	0.76	92	1.96	0.46	95	2.16	0.57	94
Commercial and industrial	30-89 days past due		0.16	0.22	50	0.35	0.36	57	0.13	0.23	44	0.33	0.31	66	0.23	0.30	50
	90+ days past due		0.03	0.02	79	0.02	0.03	68	0.04	0.03	70	0.04	0.05	59	0.07	0.05	72
	Nonaccrual.....		1.20	0.69	78	1.32	0.90	76	1.42	0.75	82	1.33	0.83	76	0.75	0.76	57
Individuals	30-89 days past due		0.39	0.53	41	0.93	0.84	54	0.66	0.83	42	1.02	0.83	61	0.91	0.84	51
	90+ days past due		0.11	0.11	67	0.14	0.15	69	0.12	0.14	63	0.15	0.17	65	0.19	0.16	73
	Nonaccrual.....		0.30	0.22	70	0.45	0.19	81	0.35	0.28	70	0.44	0.17	84	0.49	0.23	81
Depository institution loans	30-89 days past due		0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30-89 days past due		0.03	0.17	64	0.86	0.35	76	1.07	0.17	91	0.10	0.24	61	0.62	0.17	85
	90+ days past due		0	0	89	0	0.02	81	0.01	0	91	0	0	85	0	0	43
	Nonaccrual.....		9.88	0.44	95	13.27	0.76	97	10.26	0.49	96	11.08	0.67	97	6.15	0.75	94
Foreign governments	30-89 days past due		0	0.03	46	0	10.34	43	0	0	50	0	0.07	47	0	0.01	
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	
	Nonaccrual.....		0	0.04	46	0	0.05	43	0	0.09	46	0	0.03	44	0	0.06	
Other loans and leases	30-89 days past due		0.33	0.13	81	0.05	0.26	40	0.21	0.18	68	0.11	0.20	55	0.05	0.17	44
	90+ days past due		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	66	0	0.01	31
	Nonaccrual.....		0.12	0.15	65	0.15	0.13	69	0.14	0.15	66	0.21	0.13	74	0.28	0.14	80

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	9,313,302	9,311,819	9,313,140	9,311,599	9,310,247										
Retained earnings	10,637,747	9,096,139	10,091,066	8,987,572	7,837,434										
Accumulated other comprehensive income (AOCI)	175,736	714,033	573,239	-21,205	-318,060										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	20,126,785	19,121,991	19,977,445	18,277,966	16,829,621										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,515,769	3,571,347	3,538,861	3,597,262	4,067,718										
Accumulated other comprehensive income-related adjustments	194,334	670,884	589,727	-8,723	-321,225										
Other deductions from common equity tier 1 capital	-18,599	43,148	-16,488	-12,482	3,165										
Subtotal:	16,435,281	14,836,612	15,865,345	14,701,909	13,079,963										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	16,435,281	14,836,612	15,865,345	14,701,909	13,079,963										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	1,374,900	649,945	1,374,900	649,945	649,945										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	1,374,900	649,945	1,374,900	649,945	649,945										
Less: Additional tier 1 capital deductions	32	32	38	41	97										
Additional tier 1 capital	1,374,868	649,913	1,374,862	649,904	649,848										
Tier 1 Capital .	17,810,149	15,486,525	17,240,207	15,351,813	13,729,811										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,195,000	1,920,000	1,195,000	1,920,000	1,920,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	1,359,617	1,131,754	1,436,931	1,022,099	864,388										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,554,617	3,051,754	2,631,931	2,942,099	2,784,388										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,554,617	3,051,754	2,631,931	2,942,099	2,784,388										
Exited advanced approach tier 2 capital															
Total capital	20,364,766	18,538,279	19,872,138	18,293,912	16,514,199										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	191,461,654	172,954,718	189,524,037	172,267,087	158,009,816										
Less: Deductions from common equity tier 1 capital	3,515,801	3,571,379	3,538,899	3,597,302	4,067,815										
Less: Other deductions	-190,128	-146,818	-191,511	-147,373	-126,698										
Total assets for leverage ratio	188,135,981	169,530,157	186,176,649	168,817,158	154,068,699										
Total risk-weighted assets	125,780,054	132,113,775	127,422,268	129,688,286	119,541,974										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.07	12.54	63	11.23	11.59	43	12.45	12.35	58	11.34	12.11	40	10.94	12.09	37
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.16	13.31	70	11.72	12.25	43	13.53	13.08	66	11.84	12.78	38	11.49	12.85	33
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.19	15.37	71	14.03	14.01	58	15.60	15.23	65	14.11	14.36	57	13.81	14.45	49
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.47	9.15	62	9.14	9.43	46	9.26	9.13	54	9.09	9.76	36	8.91	9.71	22
Supplementary leverage ratio, advanced approaches HCs		7.94		7.28			8.72			7.41				7.31	

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	467,034	604,707	494,105	566,875	719,275
Real estate loans.....	356,690	439,037	373,648	434,694	347,827
Commercial and industrial loans	105,655	155,873	116,268	115,613	370,467
Loans to depository institutions and other banks acceptances	3,405	8,671	2,922	8,531	981
Loans to foreign governments and institutions	1,284	1,126	1,267	8,037	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	5,687	5,709	5,737	5,697	4,647
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	472,721	610,416	499,842	572,572	723,922
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50		0	
Growth Rates															
Net loans and leases.....	-22.77	-6.17	25	-19.93	12.26	9	-12.84	-2.40	29	-21.19	22.48	11	25.94	7.24	76
Total selected assets.....	-22.56	-2.56	27	-19.77	7.32	18	-12.70	2.04	24	-20.91	12.40	15	25.52	3.24	80
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.46	0.61	0.50	0.63	0.84
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries.....	1,151	117,980	122,317	1,180,420	385,218	-99.02	-97.66
Dividends	0	114,300	114,300	1,157,900	363,500	-100.00	-100.00
Interest.....	1,151	3,680	8,017	22,520	21,718	-68.72	-36.06
Management and service fees	0	0	0	0	0		
Other income.....	0	0	0	0	0		
Income from nonbank subsidiaries.....	7,070	15,072	42,489	80,381	78,905	-53.09	-71.64
Dividends	0	0	0	4,300	12,400		-100.00
Interest.....	5,431	15,072	34,731	76,081	66,505	-63.97	10.14
Management and service fees	0	0	0	0	0		
Other income.....	1,639	0	7,758	0	0		
Income from subsidiary holding companies.....		0					
Dividends							
Interest.....		0					
Management and service fees							
Other income.....							
Total income from subsidiaries.....	8,221	133,052	164,806	1,260,801	464,123	-93.82	-88.90
Securities gains (losses)	0	0	0	0	-31		-100.00
Other operating income	348	744	3,233	1,967	4,359	-53.23	5.78
Total operating income.....	8,569	133,796	168,039	1,262,768	468,451	-93.60	-88.50
Operating Expenses							
Personnel expenses	2,993	-8,731	7,997	7,748	1,140		35.68
Interest expense	16,358	73,409	140,691	307,638	181,945	-77.72	-19.00
Other expenses.....	10,992	11,977	29,383	22,498	35,068	-8.22	-1.72
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	30,343	76,655	178,071	337,884	218,153	-60.42	-9.65
Income (loss) before taxes	-21,774	57,141	-10,032	924,884	250,298		
Applicable income taxes (credit)	-4,904	-9,515	-39,300	-15,143	-50,213		
Extraordinary items							
Income before undistributed income of subsidiaries.....	-16,870	66,656	29,268	940,027	300,511		
Equity in undistributed income of subsidiaries.....	579,872	51,114	1,117,066	158,521	674,254	1034.47	688.81
Bank subsidiaries	423,850	51,685	812,916	50,929	687,558	720.06	330.62
Nonbank subsidiaries	156,022	-571	304,150	107,592	-	-13,304	
Subsidiary holding companies.....	0	0	0	0	0		
Net income (loss)	563,002	117,770	1,146,334	1,098,548	974,765	378.05	366.29
Memoranda							
Bank net income	423,850	165,985	927,216	1,208,829	1,051,058	155.35	190.79
Nonbank net income	156,022	-571	304,150	111,892	-	-904	
Subsidiary holding companies' net income.....	0	0	0	0	0		

